

Exhibit 13

ROSENBERG & STEINMETZ PC

181 SOUTH FRANKLIN AVENUE
STE 604
VALLEY STREAM, NY 11581
295 MADISON AVENUE, 12TH FL
NEW YORK, NY 10017

212 743-9904
facsimile 212 743-9916
WWW.RSPCLAWYERS.COM



December 29, 2021

Via USPS and Email

Chaim Porges
223 Spencer Street
Brooklyn, New York 11205
c/o Jason Rebhun, Esq.

RE: Promissory Note in the principal amount of \$923,730.63, dated March 11, 2021 (the "923 Note") and Promissory Note in the principal amount of \$675,000.00, dated January 15, 2021 (the "675 Note" together with the 923 Note collectively the "Notes") from Chaim Porges to Abraham Kleinman ("Lender").

Dear Mr. Porges,

This firm represents Lender with respect to the above referenced Notes and a Confession of Judgment executed by you in favor of Lender for the 675 Note. Despite multiple demands made by our client, you have failed to pay to Lender payments due under the Notes for more than ten (10) days since its due date.

Please be advised that pursuant to the Notes, Lender is hereby demanding payment of the accelerated principal and interest due under the Notes to date.

For the 923 Note:
Principal: \$923,730.63
Outstanding Interest: \$18,474.62

For the 675 Note:

Principal: \$675,000.00
Outstanding Interest: \$40,500.00

Total Due: \$1,657,705.25

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If payment is not received by Monday January 3, 2022 at 10:00am EST, Lender intends to file the Confession of Judgment with the New York Court for the 675 Note and commence action for summary judgment in lieu of complaint on the 923 Note. Pursuant to the Notes, Lender will seek its attorneys' fees with respect to such filings.

Lender reserves the right to exercise, in such order as Lender elects, any one or more of the remedies available to Lender under the Agreement or otherwise at law or in equity, and nothing in this letter shall constitute a waiver of any rights of Lender to pursue such rights and remedies. Any negotiations between yourself and Lender shall not constitute a waiver of Lender's right to exercise its rights and remedies under the Notes or otherwise at law or in equity, including, but not limited to, those described in this letter.

Payments should be made to the wiring instructions included with this letter.

Very truly yours,



Rachelle Rosenberg


MARK J. NUSSBAUM & ASSOCIATES PLLC


ATTORNEYS AT LAW
225 BROADWAY, 39TH FLOOR
NEW YORK, NY 10007
TELEPHONE (212) 632-8300
TELECOPIER (212) 344-8001

ESCROW ACCOUNT WIRING INSTRUCTIONS:

Bank Name: Signature Bank
565 5th Avenue
New York, NY 10017

Account Name & Address: Mark J. Nussbaum & Associates, PLLC
Attorney Escrow Account IOLA
225 Broadway – 39th Fl., NY NY 10007

Routing Number: 

Account Number: 

Swift Number: 